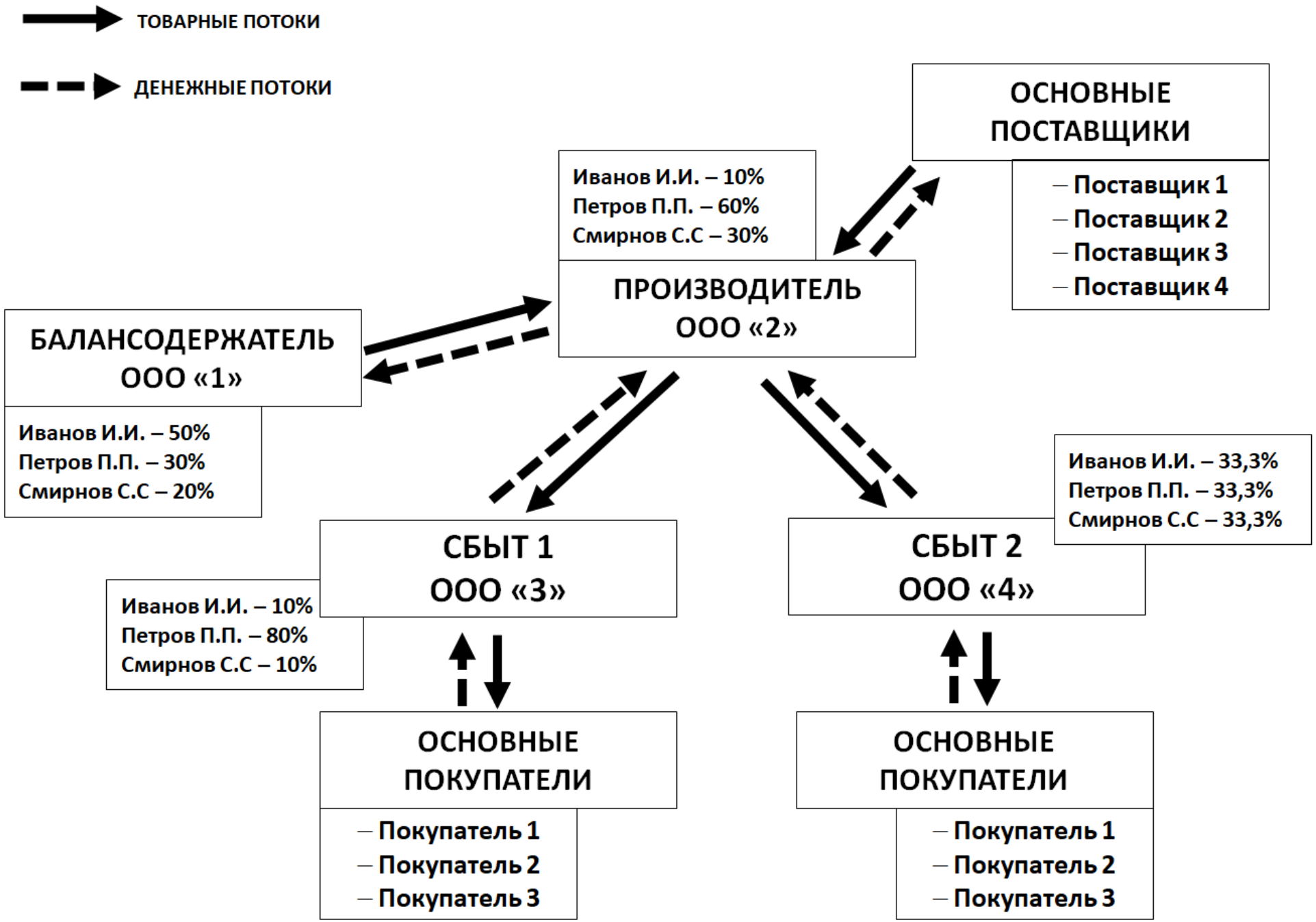СХЕМА ТОВАРНО-ДЕНЕЖНЫХ ПОТОКОВ ГРУППЫ